

IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF VIRGINIA

JOSEPH S. SALEHI,

Plaintiff,

v.

AMERICAN COLLECTIONS ENTERPRISE,
INC.,

Defendant.

Civil Action No.: 1:13 cv 950

**ANSWER OF DEFENDANT
TO PLAINTIFF'S COMPLAINT**

CLERK'S DISTRICT COURT
EASTERN DISTRICT OF VIRGINIA

Aug - 5 P 4:13

FILED

Now comes Defendant American Collections Enterprise, Inc. ("Defendant"), by counsel,
and for its Answer to Plaintiff's Complaint, provides as follows:

FIRST DEFENSE

1. Defendant denies that it violated the Fair Debt Collection Practices Act. Defendant is without sufficient knowledge to form a belief as to the truth of the remaining allegations contained in paragraph 1 of the Complaint, and therefore denies said allegations.
2. Defendant is without sufficient knowledge to form a belief as to the truth of the allegations contained in paragraph 2 of the Complaint, and therefore denies said allegations.
3. All allegations contained in paragraph 3 of Plaintiff's Complaint are admitted.
4. All allegations contained in paragraph 4 of Plaintiff's Complaint are admitted.
5. All allegations contained in paragraph 5 of Plaintiff's Complaint are admitted.
6. Admitted that Defendant received consumer disputes from Equifax and Trans Union on behalf of Plaintiff. All other allegations contained in paragraph 6 of Plaintiff's Complaint are denied.
7. Defendant is without sufficient knowledge to form a belief as to the truth of the allegations contained in paragraph 7 of the Complaint, and therefore denies said allegations.
8. All allegations contained in paragraph 8 of Plaintiff's Complaint are denied.

9. All allegations contained in paragraph 9 of Plaintiff's Complaint are denied.
10. All allegations contained in paragraph 10 of Plaintiff's Complaint are denied.
11. All other allegations of the Complaint not otherwise specifically admitted or denied herein are denied.


ADDITIONAL DEFENSES

1. Plaintiff failed to state a claim upon which relief can be granted.
2. Any violation of law by Defendant, which is specifically denied, was not intentional and resulted from a bona fide error notwithstanding the maintenance of procedures reasonably adapted to avoid any such error.
3. At all pertinent times, Defendant acted in good faith reliance on the information provided by the creditor of the account.
4. Plaintiff failed to mitigate his damages.
5. At all times Defendant acted in good faith.
6. Defendant did not make any false or misleading representation to Plaintiff or anyone else.
7. Plaintiff did not justifiably rely upon any alleged false or misleading representation.
8. If Plaintiff was injured or damaged, any and all such injury or damage was as a proximate result of the acts and/or omissions of persons and/or entities not under the control of Defendant.
9. If Plaintiff was injured or damaged, any and all such injury or damage was not foreseeable by Defendant.
10. Plaintiff's claims are barred by the applicable statute of limitations.

WHEREFORE, Defendant requests that this Court dismiss Plaintiff's Complaint at Plaintiff's cost, and that Defendant be awarded reasonable attorney fees and costs as provided for under applicable law.

Respectfully submitted,

SANDS ANDERSON PC

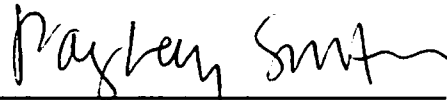


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CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing ANSWER was this August 5, 2013 served, by first class mail upon:

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